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FREE ANNUAL CREDIT REPORTS

Under the federal Fair and Accurate Credit Transactions Act (FACT Act), all Delawareans may request a “credit file disclosure”, commonly known as a credit report, from each of the three credit reporting agencies – Equifax, Experian and TransUnion – through a centralized service created by the credit reporting agencies called Annual Credit Report Request Service. Credit reports through this Service are free to consumers.

You can request your report on-line or through a toll-free telephone number by logging onto www.annualcreditreport.com to request, view and print a free copy of your credit report. You can also obtain your report by mail if you call 877-322-8228. If you are married, you and your spouse are entitled to receive separate reports such that you can get a total of six free reports each year. Whether you are married or not, you may want to spread your requests out over a year rather than ordering them all at once.

While several credit reporting services exist, the Annual Credit Report Request Service is the only one which provides free reports. Beware of using other sites that promise free reports – they often require you to purchase a product.

Check your report carefully to determine if any unauthorized accounts or loans appear on the report. If you uncover suspected identity theft on your credit report, contact the Attorney General to obtain his Identity Theft Victim Kit. The Kit is available on the Attorney General’s website at www.state.de.us/attgen/ or by calling the Consumer Protection Unit at 800-220-5424 or 302-577-8600. The Kit outlines the steps victims should take to notify law enforcement, credit bureaus, lending institutions and businesses as well as the documentation they should gather to dispute fraudulent activity.

If you have questions or experience problems with accessing your credit report, call the State Bank Commissioner’s office at (302) 739-4235 or the Attorney General’s Consumer Protection Unit at 800-220-5424 or 302-577-8600.